green tree

Return Mail Processing Center PO Box 6336 Portland, OR 97228-6336

<<mail id>>
<<First Name>> <<Last Name>>
<<Street Address>>
<<City>>, <<State>><<Zip Code>>

<<Date>>

Re: IMPORTANT NOTICE ABOUT YOUR PERSONAL INFORMATION

Dear <<FirstName>> <<LastName>>:

I am writing to explain a recent security incident that may involve your personal information. Green Tree Servicing LLC ("Green Tree") has learned that personal information relating to some customers may have been accessible in a security incident involving potential unauthorized access to certain computer applications residing on servers operated on behalf of Green Tree. The personal information that may have been accessible in the incident includes your name, Social Security number or other personal information included on mortgage forms. We wanted to reach out to inform you of what we are doing to protect you and what you can do to protect yourself.

We take this issue seriously and have already taken precautionary steps to mitigate the possibility of identity theft and other unauthorized use of your personal information and to reduce the potential for any future similar occurrences. Although we currently have no evidence that your personal information was actually viewed or taken in the incident, we continue to be alert for signs of data theft or misuse.

As for precautionary steps you can take, we believe this letter provides you with the information you need to protect yourself against the potential for identity theft connected with this security incident, but please do not hesitate to call us at 877-332-6276 so that we can discuss this situation with you. We will assist you in the steps you can take to protect yourself from possible identity theft and unauthorized use of your personal information.

Out of an abundance of caution, we are offering a complimentary one-year membership of Experian's® ProtectMyID® Alert. This product helps detect possible misuse of your personal information and provides you with identity protection services focused on immediate identification and resolution of identity theft. ProtectMyID Alert is completely free to you and enrolling in this program will not hurt your credit score. For more information on identity theft prevention and ProtectMyID Alert, including instructions on how to activate your complimentary one-year membership, please see the additional information provided in this letter.

Here are some actions we recommend you take to protect yourself and resources that may assist you:

You should be vigilant with your financial accounts for the next 12 to 24 months, for example, by carefully reviewing your credit reports and bank, credit card and other account statements. If you discover suspicious activity on your credit report, your accounts or by any other means, you may wish to contact law enforcement or the state attorney general and file a police report of identity theft. Also, please notify us of any suspicious activity.

You may contact the fraud departments of the three major credit reporting agencies to discuss your options. You have the right to place a free 90-day fraud alert on your credit file. A fraud alert lets creditors know to contact you before opening new accounts. It also may delay your ability to obtain credit. To place a fraud alert on your credit report contact the three credit reporting agencies below.

Equifax Credit Information Services, Inc. P.O. Box 105788 Atlanta, GA 30348 (888) 766-0008 www.equifax.com Experian
P.O. Box 9554
Allen, TX 75013
(888) 397-3742
www.experian.com

TransUnion Fraud Victim Assistance Department P.O. Box 6790 Fullerton, CA 92834 (800) 680-7289 www.transunion.com

You may wish to learn more about identity theft. The Federal Trade Commission has on-line guidance about the steps that consumers can take to protect themselves against identity theft, as does your state attorney general's office.

You may also obtain information about steps you can take to avoid identity theft from the following:

For all US Residents:
Federal Trade Commission
Consumer Response Center
600 Pennsylvania Avenue, NW
Washington, DC 20580
(877) FTC-HELP or (877) 382-4357)
http://www.consumer.ftc.gov/features/feature-0014-identity-theft

Washington, DC 20580
(877) FTC-HELP or (877) 382-4357)
http://www.consumer.ftc.gov/features/feature0014-identity-theft

For North Carolina Residence:
NC Attorney General's Office
Consumer Protection Division

Consumer Protection Division
9001 Mail Service Center
Raleigh, NC 27699-9001
(919) 716-6000
http://www.ncdoj.gov/Protect-Yourself/2-4-3Protect-Your-Identity.aspx

For Maryland Residents: Maryland Office of the Attorney General 200 St. Paul Place Baltimore, MD 21202 (888)-743-0023 http://www.oag.state.md.us/idtheft/index.htm

For Kentucky Residents: Kentucky Office of the Attorney General Office of Consumer Protection 1024 Capital Center Drive, Suite 200 Frankfort, Kentucky 40601 (888) 432-9257 http://ag.ky.gov/civil/consumerprotection/idtheft

To help protect your identity, we are offering a **complimentary** one-year membership of Experian's® ProtectMyID® Alert. This product helps detect possible misuse of your personal information and provides you with superior identity protection support focused on immediate identification and resolution of identity theft.

Activate ProtectMyID Now in Three Easy Steps

- 1. ENSURE That You Enroll By: September 4, 2015 (Your code will not work after this date.)
- 2. VISIT the ProtectMyID Web Site to enroll: www.protectmyid.com/redeem
- 3. PROVIDE Your Activation Code: <<Code>>

If you have questions or need an alternative to enrolling online, please call 877-288-8057 and provide engagement #: **PC94423**

ADDITIONAL DETAILS REGARDING YOUR 12-MONTH PROTECTMYID MEMBERSHIP:

A credit card is not required for enrollment.

Once your ProtectMyID membership is activated, you will receive the following features:

- Free copy of your Experian credit report
- Surveillance Alerts for:
 - **Daily Bureau Credit Monitoring:** Alerts of key changes & suspicious activity found on your Experian, Equifax® and TransUnion® credit reports.
- Identity Theft Resolution & ProtectMyID ExtendCARE: Toll-free access to US-based customer care and a dedicated Identify Theft Resolution agent who will walk you through the process of fraud resolution from start to finish for seamless service. They will investigate each incident; help with contacting credit grantors to dispute charges and close accounts including credit, debit and medical insurance cards; assist with freezing credit files; contact government agencies.
 - It is recognized that identity theft can happen months and even years after a data breach. To offer added protection, you will receive ExtendCARETM, which provides you with the same high-level of Fraud Resolution support even after your ProtectMyID membership has expired.
- \$1 Million Identity Theft Insurance¹: Immediately covers certain costs including, lost wages, private investigator fees, and unauthorized electronic fund transfers.

Activate your membership today at www.protectmyid.com/redeem or call 877-288-8057 to register with the activation code above.

Once your enrollment in ProtectMyID is complete, you should carefully review your credit report for inaccurate or suspicious items. If you have any questions about ProtectMyID, need help understanding something on your credit report or suspect that an item on your credit report may be fraudulent, please contact Experian's customer care team at 877-288-8057.

Even when unforeseen events occur, we want to make sure you are aware of the resources that are available to you to help protect your account or credit records, and to work with you to diminish the inconvenience you may experience. Please do not hesitate to call us at 877-332-6276 so that we may continue to assist you.

Sincerely,

Green Tree Customer Service

¹ Identity theft insurance is underwritten by insurance company subsidiaries or affiliates of AIG. The description herein is a summary and intended for informational purposes only and does not include all terms, conditions and exclusions of the policies described. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.